

FLOOD HAZARD AREAS

The City of Columbus is located at the confluence of 2 rivers and two creeks. The 2 rivers, the **Driftwood** and the **Flatrock** converge on the west side of the downtown at Mill Race Park to form the East Fork of the White River. The **Haw Creek** flows through the eastern part of the city and the **Clifty Creek** forms part of the eastern boundary of the city and both flow into the White River, south of Columbus.

The Impact of the Rivers

The **Driftwood River** has a large watershed and annual flooding is a common occurrence and only a small portion of the river falls within the city limits of Columbus. The usual impact of the flooding usually falls within agriculture or parkland within the city. Since January of 2005, the Driftwood River has produced flooding twice that has overtopped the roadway of State Road 46 west of the city closing a vital connection between the downtown and the Westside of the city, including Interstate 65. This flooding has also had some impact of the commercial area at the interchange of State Road 46 and I-65, both in damage and interruption of business activities.

The **Flatrock River** forms the western boundary of the older portion of the city and downtown area. As with the Driftwood, annual flooding is common and the impacts within the city is usually minimal and again is confined to agriculture and parkland. There is a small residential area located along Noblitt Park where most of the homes predate the 1950's that may see water in basements and crawlspaces and some commercial structures along Jackson Street that may see disruption due to flood water. Between 2000 and 2007, the above mentioned areas have seen 2 flooding events that were substantial where several structures saw water damage and the commercial/industrial areas along Indianapolis Road were impacted by the closing of Indianapolis Road. On June 7, 2008, flooding from the Flatrock River impacted the entire 100 & 500 Year floodplain and caused substantial damage to homes, business and infrastructure on both sides of the river.

Impact of the Creeks

The **Clifty Creek** helps to form the southeastern boundary of Columbus. Most flooding along the Clifty Creek is limited to agricultural land with minimal impact on structures; however on June 7, 2008, the Wehmeier Subdivision and Columbus East High School were significantly damaged by flooding from the Clifty.

The **Haw Creek** watershed is the smallest in drainage area of the 4 tributaries that flow into the East Fork of White River; however it has the greatest length within the city limits. Flooding along Haw Creek usually limited to the golf course area between 10th and 17th Street and the agricultural property south of the downtown district. Flooding on the Haw Creek on June 7, 2008, caused wide-spread major damage within the city along the entire length of the creek. The damage area exceeded the mapped floodplain substantially damaging many residential and commercial structures, including the hospital.

Information on whether your property is in the 100-year floodplain can be obtained by coming into the Planning Department at City Hall, 123 Washington Street and asking for the Floodplain Manager to assist you. Maps are available to look at as well as other flood-related information. The City also has Elevation Certificates for new development available back to 1996. Contact the Planning Department at (812) 376-2550 for further assistance.

FLOOD SAFETY

The following common sense guidelines can help you from the dangers of flooding:

- Do not drive through a flooded area. More people drown in cars than anywhere else. Do not drive around barriers.
- Do not walk through flowing water. Currents can be deceptive. Six inches of water can knock you off your feet.

CITY OF COLUMBUS FLOOD INFORMATION

- Stay away from power lines and electrical wires. If your house is about to be flooded, turn off the power at the service box. Electrical current can travel through water. Electrocutation is the 2nd leading cause of death during floods.
- Be alert to gas leaks. Turn off the gas to your house before it floods. If you smell gas, report it to a city official or your gas company. Do not use candles, lanterns or open flames if you smell gas or are unsure if your gas has been shut off.
- Keep children away from the flood waters, ditches, culverts and storm drains. Flood waters can carry unimaginable items that have dislodged themselves. Culverts may suck smaller people into them rendering them helpless.
- Clean everything that has been wet. Flood water will be contaminated with sewage and other chemicals which pose severe health threats.
- Look out for animals, especially snakes. Small animals that have been flooded out of their home may seek shelter in yours.
- Do not use gas engines, such as generators, or charcoal fires indoors during power outages. Carbon monoxide exhaust can pose serious health hazards.

PROPERTY MEASURES

If your property is susceptible to flooding, there are many flood damage reduction measures you can employ.

- Watertight seals can be applied to brick and block walls to protect against low-level flooding.
- Utilities such as heating and air conditioning systems, water heaters and other major appliances can be elevated to higher floors in the structure or on raised platforms.

PROTECTION

- Temporary measures such as moving furniture and other valuables to higher floors or sandbagging exterior openings will also help.
- Elevating or relocating the entire structure may also be a feasible option.

FLOODPLAIN PERMIT REQUIREMENTS

All development within the 100-yr. floodplain (not just construction of buildings, but filling, excavation, fences, etc.) is required to obtain a Floodplain Development Permit. Applications must be made prior to doing any work in a floodplain area. Please contact the Columbus-Bartholomew Planning Department to receive all the information you will need in order to properly develop in the floodplain at (812) 376-2550. You may report any illegal development activities to the above number as well.

SUBSTANTIAL IMPROVEMENT/DAMAGE

The City of Columbus requires that if the cost of improvements to a building or the cost to repair damages (from any cause) to a building located in a Special Flood Hazards Area or 500-year floodplain exceeds 40% of the market value of the building (excluding land value), the entire building must be brought up to current floodplain management standards. Building improvement projects include exterior and interior remodeling, rehabilitation, additions and repair and reconstruction projects. Please contact the Office of Technical Code Enforcement at (812) 379-1535 for further information.

FLOOD INSURANCE

If you do not have flood insurance, talk to your insurance agent. Most homeowner's insurance policies do not cover damage from floods. Flood insurance is only available to those participating communities in the National Flood Insurance Program (NFIP). Because of our floodplain management programs that attempt to

protect us from the multiple flooding hazards, the City of Columbus is part of the NFIP and thus, residents are able to obtain flood insurance. Additionally, because the City of Columbus participates in FEMA's CRS program, flood insurance premiums are discounted.

Be sure to check your policy to ensure you have adequate coverage. Usually these policies cover the building structure, but not the contents. Contents coverage can also be obtained by asking. There is a 30-day waiting period before flood insurance coverage becomes effective. Plan ahead; do not wait until a flood is predicted before purchasing flood insurance.

If you are building inside the floodplain, the purchase of flood insurance is mandatory if using a federally regulated/insured bank for a loan.

NATURAL & BENEFICIAL FUNCTIONS

Floodplains play a valuable role in providing natural and beneficial functions to the area around, and including, Columbus and Bartholomew County. Floodplains that are relatively undisturbed provide a wide range of benefits to both human and natural systems. These benefits provide aesthetic pleasure as well as function to provide active processes such as filtering nutrients. Parts of all our floodplain are used as a means to filter farm chemical run-off so that these areas can maintain bio-diversity and ecosystem sustainability. Both floodplains contain historic and archeological sites that provide opportunity for education and study. Both enhance waterfowl, fish and other wildlife habitats and provide feeding/breeding grounds. And lastly, both floodplains provide natural erosion control and open space so further flooding damage does not occur.

DRAINAGE SYSTEM MAINTENANCE

As simple as it may sound, simply keeping smaller ditches and streams free of debris can dramatically

improve the run-off capacity of low-lying areas, as well as greatly reduce the occurrence blockage that significantly contributes to flooding. It is illegal to dump materials into a required waterway and violators may be fined. If you see someone in the act of dumping or see debris in one of our watercourses, please contact the Office of Technical Code Enforcement at (812) 379-1535.

FLOOD WARNING SYSTEM

Many times, flooding along the Flatrock and Dirftwood Rivers within Columbus can be predicted days in advance, giving ample warning for preparation and evacuation. However, in the event of a flash flood due a large rain event, such as the June 7, 2008 flood, you may be the first to notice the oncoming situation and have only hours to execute your plan. Notify the Columbus Police, Fire Departments or the Bartholomew County Emergency Management Office.

ADDITIONAL INFORMATION

If you should require further or more detailed information regarding flood-related issues in Columbus, here are some additional sources:

- FEMA Flood Website
<http://www.fema.gov/hazard/flood/index.shtm>
- Columbus-Bartholomew County Planning Department
123 Washington Street
Columbus, IN 47201
(812) 376-2550
- Floodplain FAQ page on the <http://bartholomewco.com> website
- Bartholomew County Public Library

- For information on floodplain management, federal flood regulations, and flood maps & insurance:

For Indiana Residents

Director of Federal Flood Insurance and Mitigation Division
Federal Emergency Management Agency (FEMA)
Natural Hazards Branch
Region V
536 South Clark Street
Chicago, Ill. 60605
(312) 408-5552

- For Elevation & Floodproofing Certificates:

1-800-638-6620
<http://www.fema.gov/nfip/elvinst.shtm>

- For floodplain violations:

Columbus-Bartholomew Planning Department
123 Washington Street
Columbus, IN 47201
812-376-2550
Attn: Thom Weintraut
tweintraut@columbus.in.gov

- For information about floodplain management, map interpretation, flood maps, elevation and floodproofing certificates, building protection, and flood insurance:

Columbus/Bartholomew Planning Dept. 123
Washington Street, Suite #8
Columbus, Indiana 47201
(812) 376-2550
Attn: Thom Weintraut
tweintraut@columbus.in.gov

- For state floodway permits, flood elevation determinations in "A" zones (FIRM), flood insurance information, flood map information, and state floodplain management and regulations:

Indiana Department of Natural Resources
Division of Water
<http://www.in.gov/dnr/water/>
(877) 928-3755

Greg Main
Floodplain Manager
IDNR, Division of Water
402 W. Washington Street, Room W264
Indianapolis, IN 46204
(317) 232-4164
(877) 928-3755
gmain@dnr.state.in.us

Debbie Smith
Flood Insurance Coordinator
IDNR, Division of Water
402 W. Washington Street, Room W264
Indianapolis, IN 46204
(317) 232-4164
(877) 928-3755
dsmith@dnr.state.in.us

- For information on building protection and wetlands:

Chief, Operations & Readiness Division
U.S. Army Corps of Engineers
U.S. Army Engineer District, Louisville
P.O. Box 59
Louisville, KY 40201-0059
(502) 582-5931

- For information on flood insurance, you should also contact your local insurance agent.